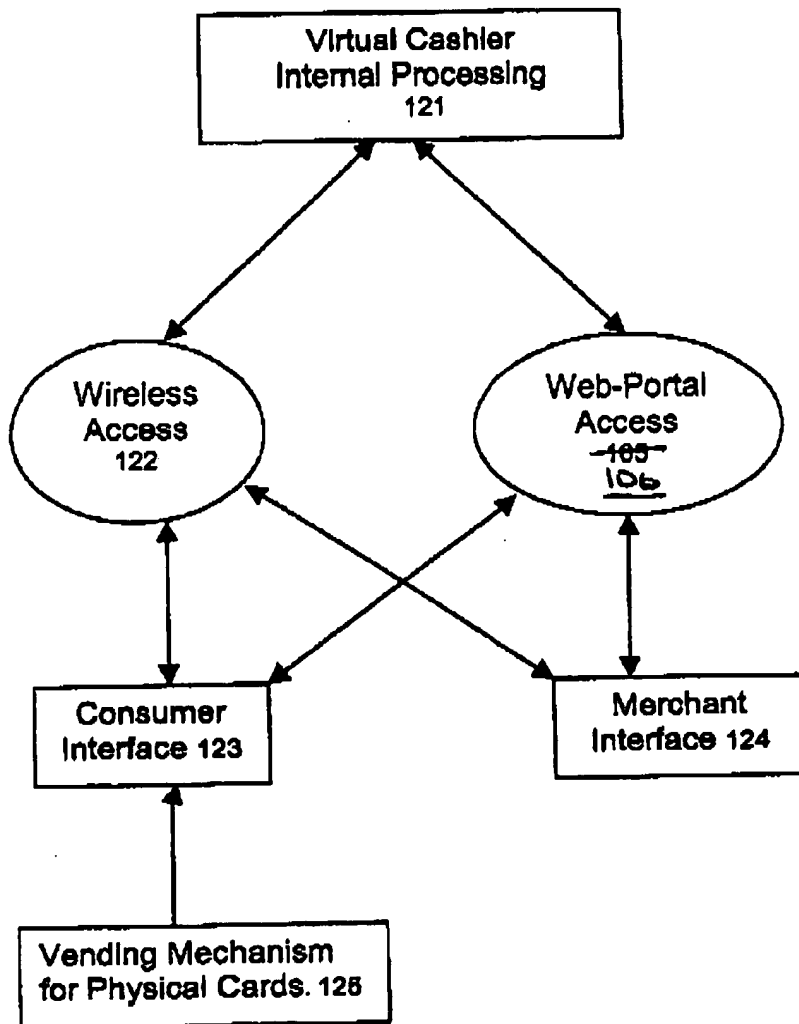


FIGURE 1B**WEB PORTAL FLOW 1**

REPLACEMENT DRAWING

FIGURE 2A

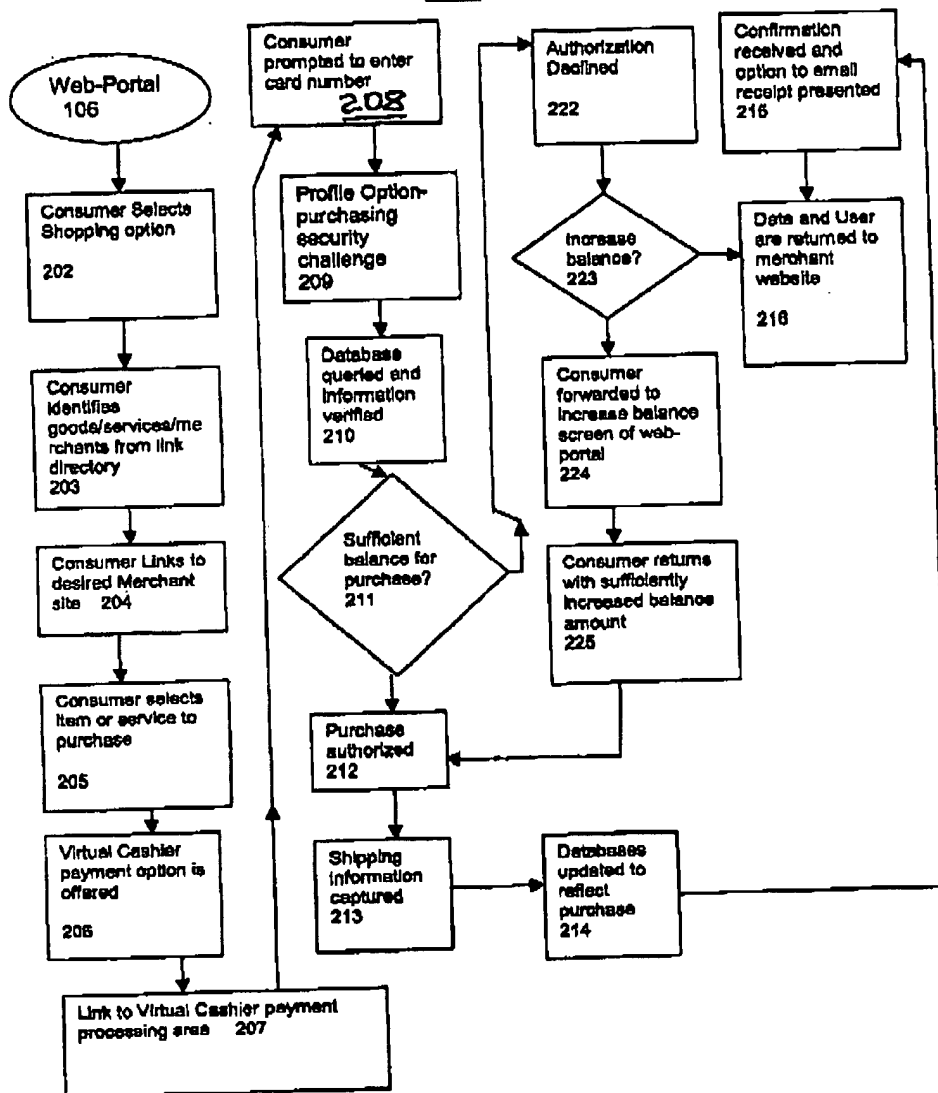
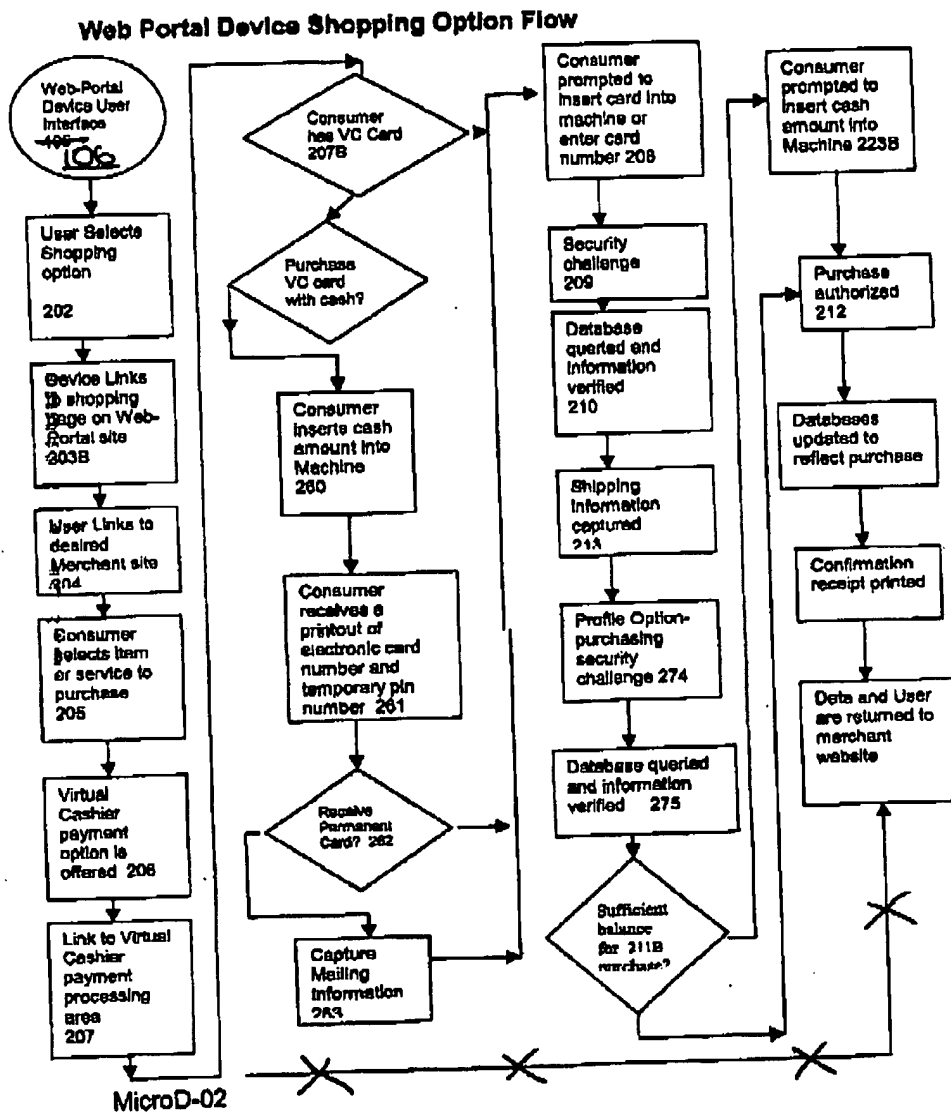
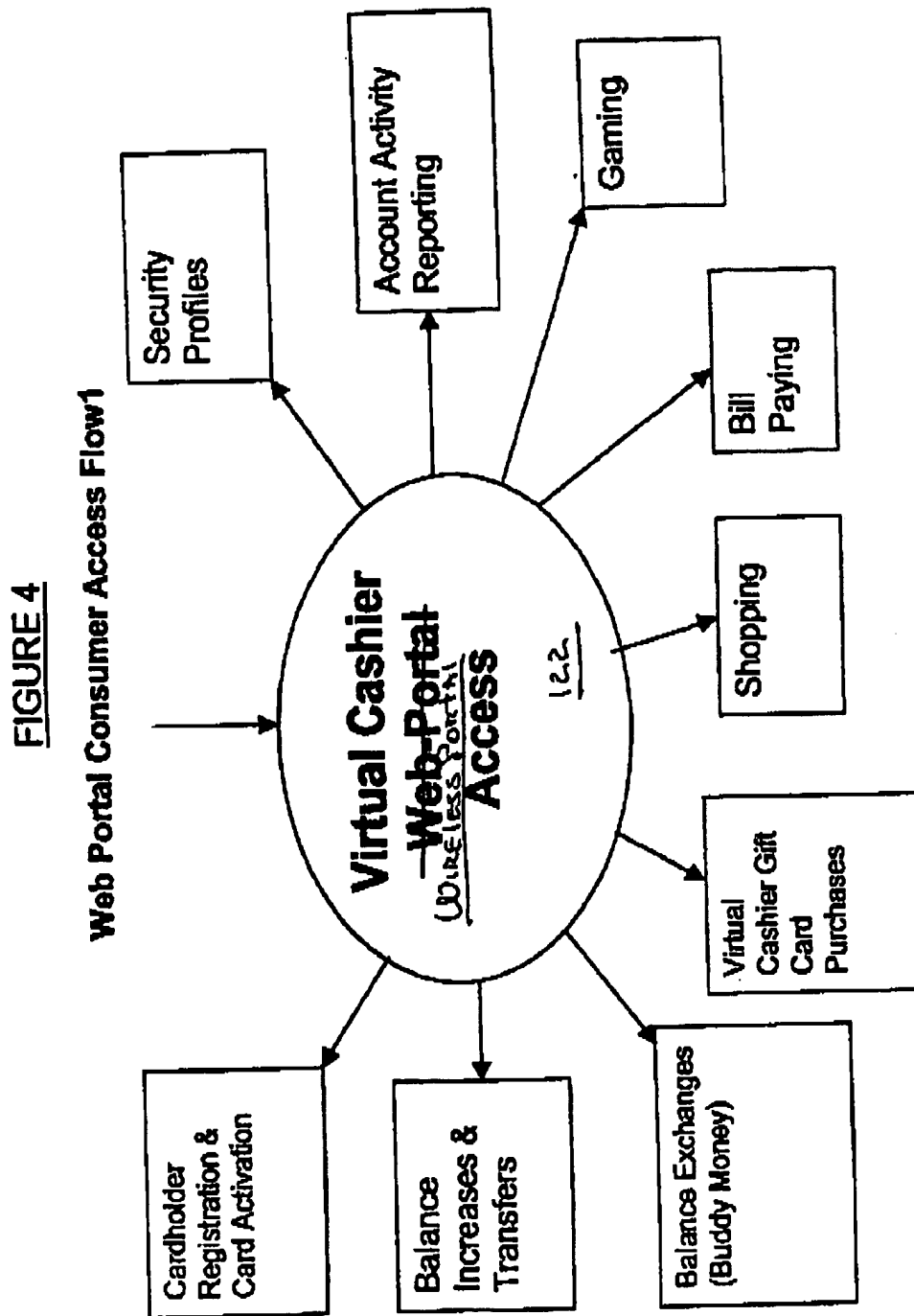
*Replacement Drawing*

FIGURE 2B

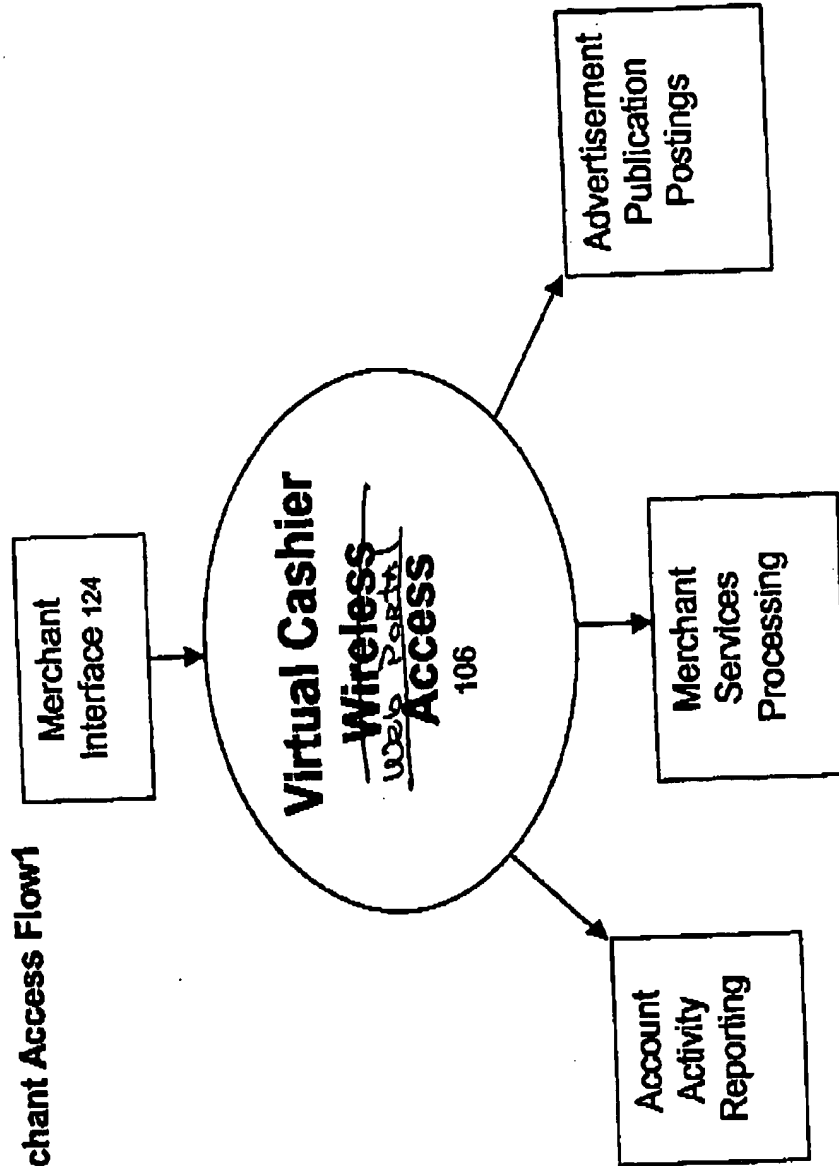


REPLACEMENT DRAWING

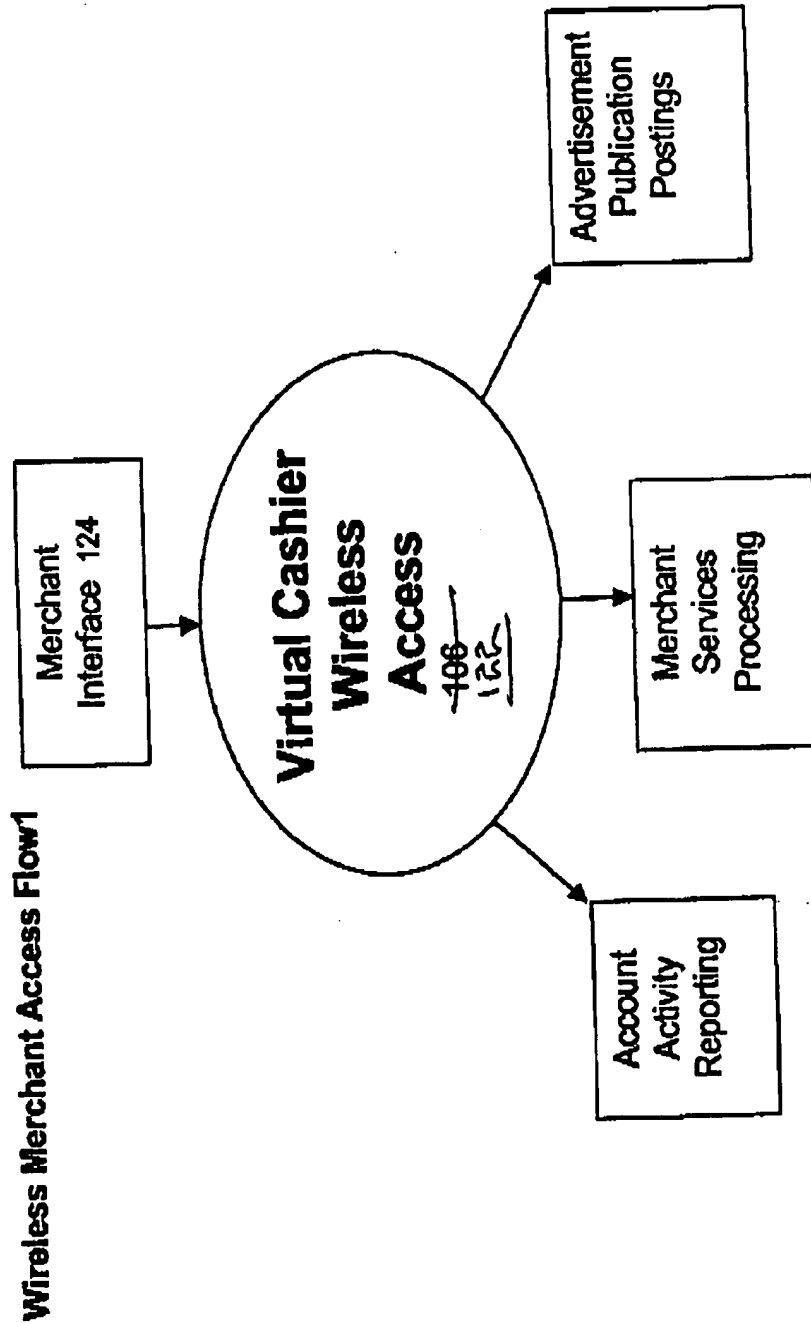


REPLACEMENT DRAWING

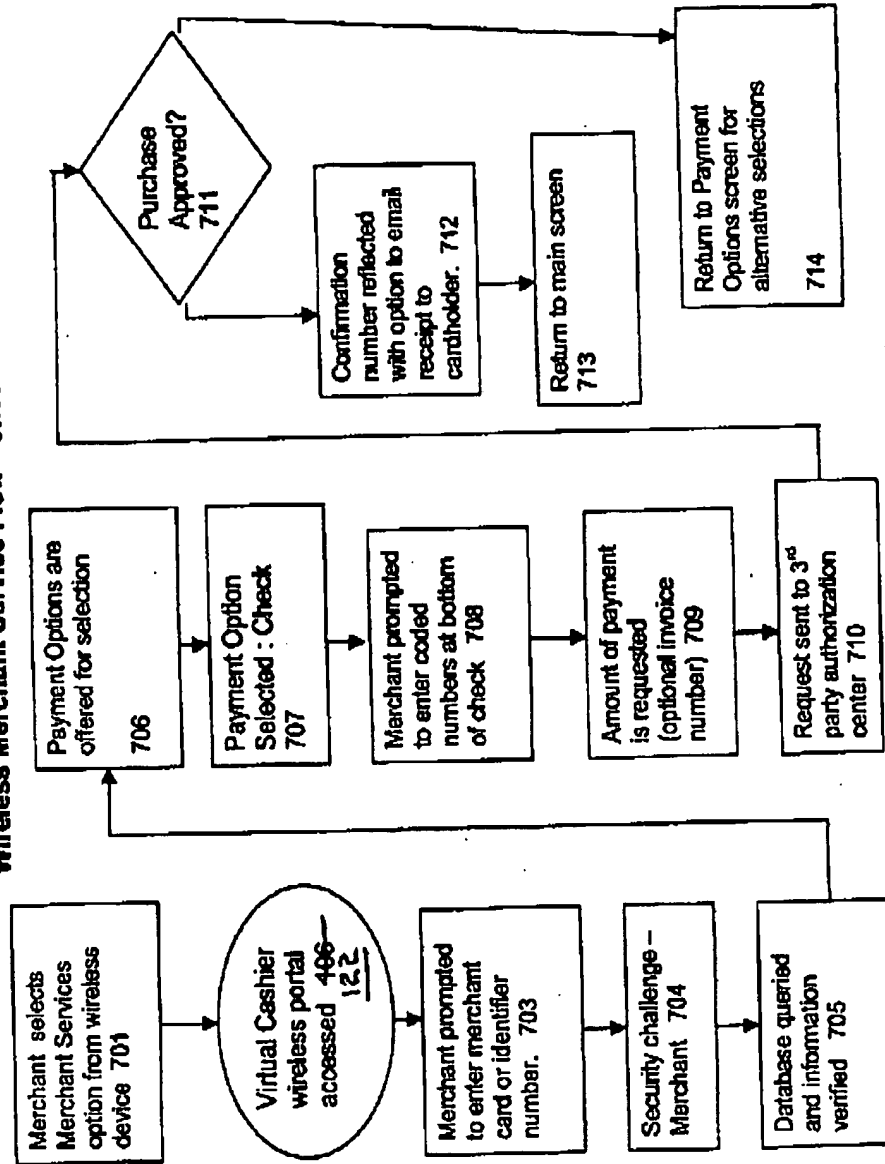
FIGURE 5

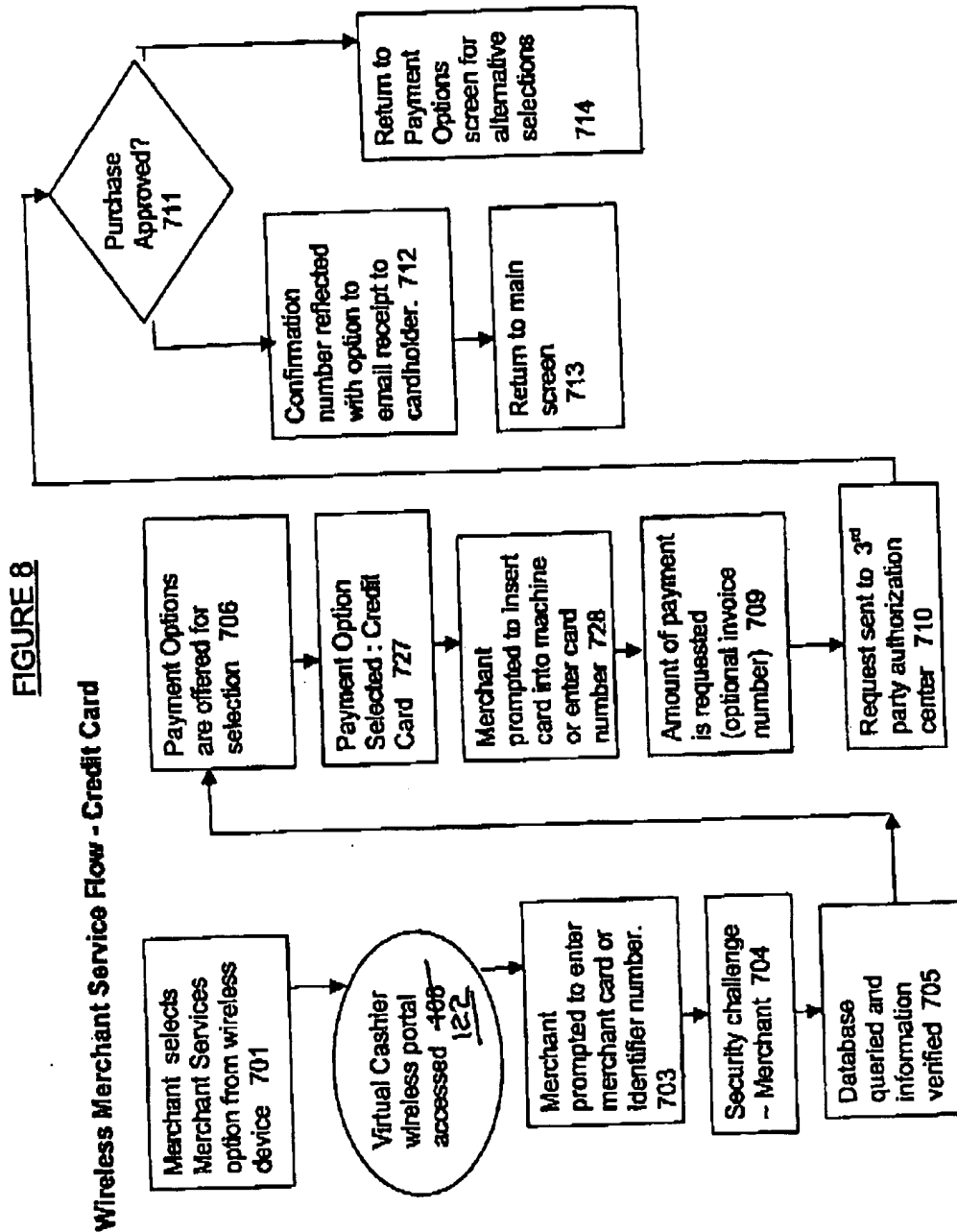


Replacement Drawing

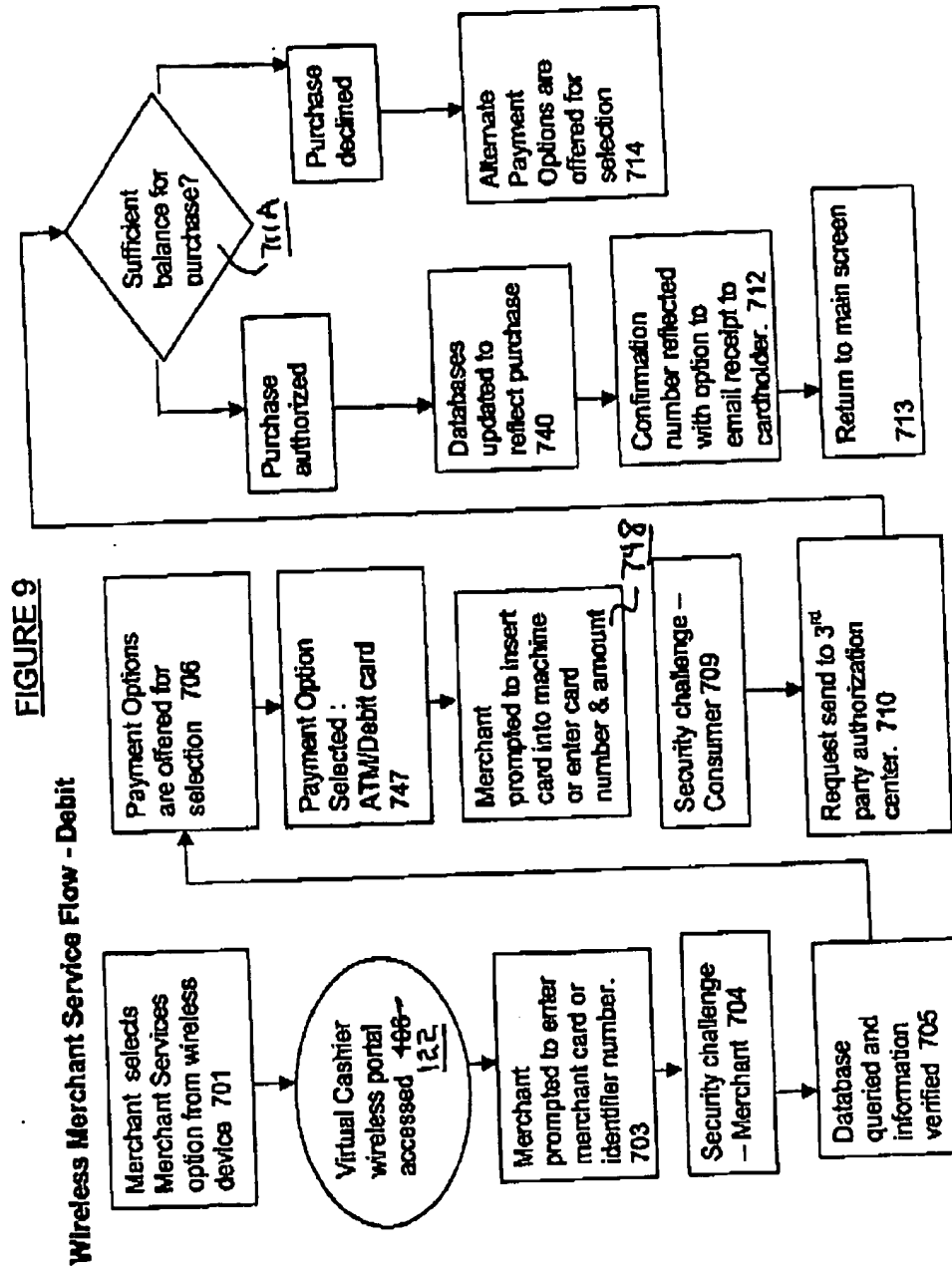
FIGURE 6

Replacement Drawing

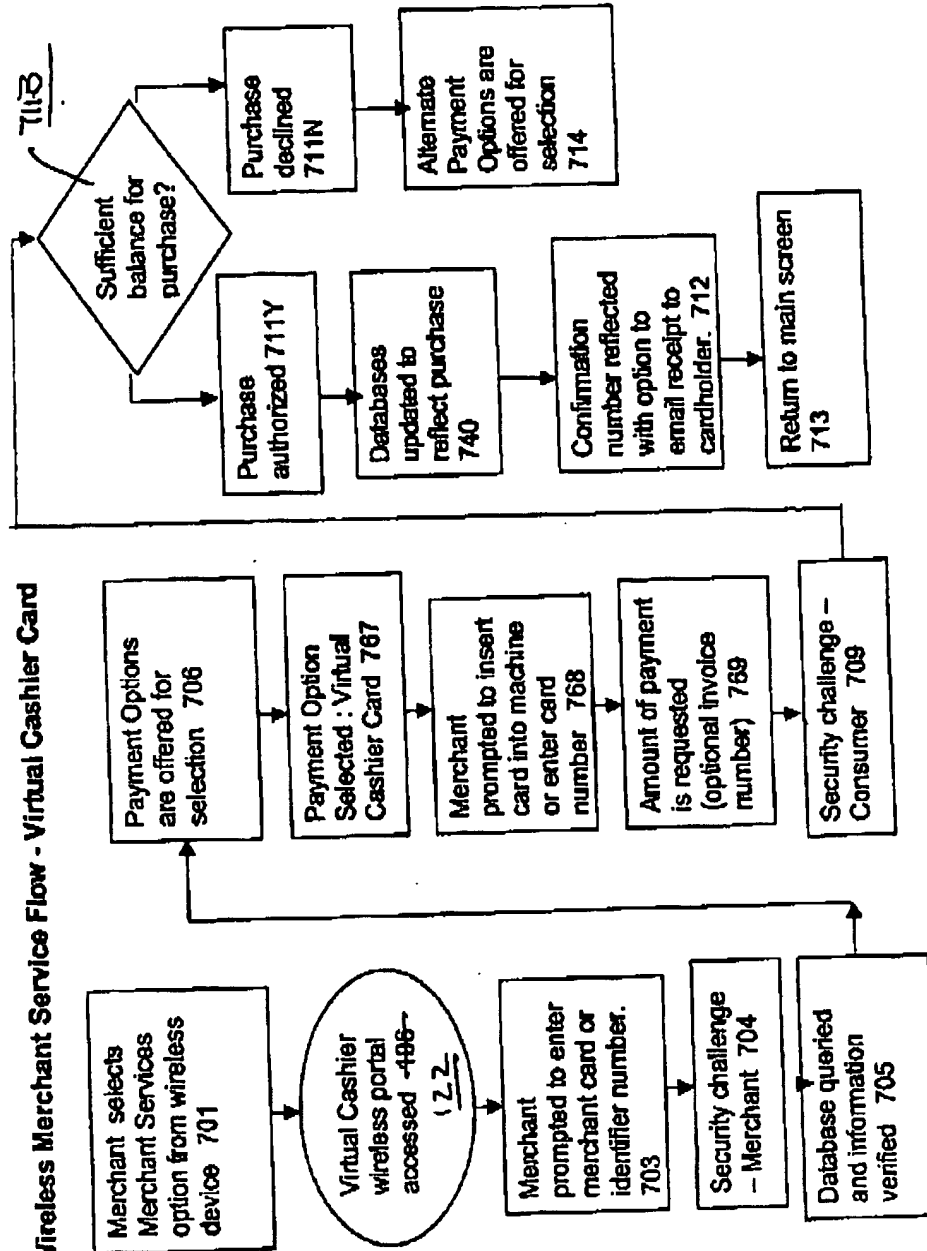
FIGURE 7**Wireless Merchant Service Flow - Check***REPLACEMENT DRAWING*



REPLACEMENT DRAWING



REPLACEMENT DRAWING

FIGURE 10**Wireless Merchant Service Flow - Virtual Cashier Card**

Replacement Drawing